Frequently Asked Questions about Covid-19 and Housing Somerville Office of Housing Stability – March 24, 2020

Question #1: Can my landlord require that I allow prospective renters or purchasers into my apartment during the declared emergency relating to the Corona Virus?

Answer: Any right to enter a unit at this time is limited.

- In general an owner does not have an absolute right to show your apartment unless there is a provision in a written tenancy agreement giving them this right.
- If there is a lease provision allowing an owner to enter to show an apartment to prospective tenants or others, the extent of this right is subject to a reasonableness standard. We believe that reasonableness, **at a minimum**, would preclude demanding access to show the unit to prospective tenants unless the showing is during the last thirty days or so of the tenancy and then, only where the CDC-recommended precautions can be taken. We also believe it is possible that a Judge might determine that entry might be prohibited entirely under the circumstances of this pandemic until the unit is vacant.

Question #2: I lost my job or my hours were reduced and I am afraid I won't be able to pay my rent or mortgage payment. Is there any help available so I don't lose my housing?

Answer: There are some resources available to help with **rent and mortgage payments** and we hope there will be more soon.

- The federal government is negotiating emergency relief packages although we don't know yet what this package will look like.
- There is a campaign at the statehouse to significantly expand the "RAFT" program which provides emergency assistance for eligible applicants with rent and mortgage arrears.
- There are some emergency rental assistance funds available through the City of Somerville
 and Somerville non-profit agencies. If you are in need of rental assistance due to a job loss
 or hours reduction you can contact the agencies below for assistance. The agencies listed
 below can also help you apply for state RAFT assistance with rent or mortgage arrears.
 There are no immigration restrictions on most programs.
 - o The **Somerville Office of Housing Stability** you can request services on line here or call our intake line at 617-625-6600 Ext. 2581
 - The **Somerville Homeless Coalition** at 617-623-6111
 - The Community Action Agency of Somerville 617-623-7370
 - o Just-A-Start 617-494-0444

Note all offices are being staffed remotely but will be checking phone lines and will reach out to callers.

In addition to programs that specifically assist with rent and mortgage payments there are some that can help with your finances after a job loss.

- Rules for applying for and collecting unemployment have been significantly relaxed. Applications for Unemployment Insurance (UI) benefits from the Division of Unemployment Assistance can be made here. The online system is available from 6:00 A.M. to 10:00 P.M. and is the fastest way to get benefits. The system only has English language prompts. Applications can be made by phone at 617-626-6800. Be persistent if you have trouble getting through.
- Applications for SNAP/Food Stamp benefits can be made <u>here</u> or by calling the DTA Assistance Line at (877) 382-2363.

Question #3: I am a landlord and my tenant just told me they lost their job and will have difficulty paying rent. What should I do?

Answer: If you are able to consider waiving or reducing the rent under these extraordinary circumstances please do so and/or negotiate a payment plan with your tenant. Also please consider giving your tenant the above information about places to seek rent assistance.

Question #4: If my rent remains unpaid for April or some period thereafter will I be evicted?

Answer: There are many steps required before a tenant can be evicted for non-payment of rent. These include service of a fourteen day or thirty day notice to quit and service and filing of a summary process complaint. The process of eviction can be long and often includes mediation, negotiation and appeals. Ultimately, only a Judge can evict you. Remember that owners and management companies are aware of the crisis and may be willing to negotiate with you around payment plans or giving you sufficient time to see what funds you are eligible for. Reach out to them and stay in communication. If your landlord does move forward with an eviction try to obtain legal counsel. The Office of Housing Stability at 617-625-6600 Ext. 2581 can help you to determine whether legal assistance may be available. Low income tenants may also call Cambridge and Somerville Legal Services at 617-603-2700 and leave a message which will be promptly returned. Please do not abandon your apartment out of fear. We are here to help you!

Information about eviction cases in Somerville during the declaration of emergency:

- Eastern Division of the Housing Court (in Somerville) is closed except for emergencies. No eviction cases will be heard until at least April 23, 2020.
- Somerville District Court is closed except for emergencies. No eviction cases will be heard until at least May 4, 2020.
- If you were defaulted between March 1, 2020 and today you can file a motion to remove the default which will generally be allowed.

Look here for more information about court evictions matters here.

Question #5: I can't pay my utility bill. Will my gas or electric be shut off?

Answer: The Department of Public Utilities is suspending shut offs during the state of emergency. If you have any questions or are reliant on oil and have run out, please contact dhspfuel@cambridgema.gov or call 617-349-6252.

Question #6: Where can I get answers to other questions about my housing situation?

Answer: You can go to the Office of Housing Stability's webpage at www.somervillema.gov/ohs or call our intake line at 617-625-6600 Ext. 2581. *Please be patient. We are trying to get back to everyone promptly but are short staffed and trying our best to work remotely!*